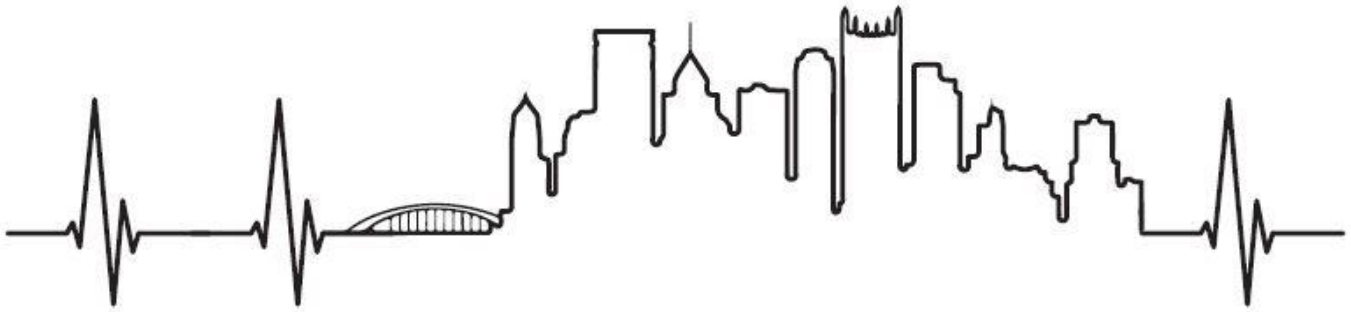


# **U.S. Representative Mike Doyle**

## **Health Care Town Hall**



**Rep. Doyle** hosts a town hall meeting on health care and legislation being considered in Congress to replace the Patient Protection and Affordable Care Act.

**WHO:**     **U.S. Representative Mike Doyle (D-PA-14)**  
Teresa D. Miller, Insurance Commissioner, Commonwealth of Pennsylvania  
Ray Landis, Advocacy Manager, AARP PA  
Ali Shapiro, entrepreneur, purchases health insurance in ACA Marketplace  
Janice Nathan, self-employed, purchases health insurance in ACA Marketplace

**WHEN:**   **Saturday, March 18, 2017**  
1:00 p.m. – Doors Open  
2:00 – 4:00 p.m. – Program

**WHERE:**   **Soldiers and Sailors Memorial Hall**  
4141 Fifth Avenue  
Pittsburgh, PA 15213

**Supplemental Materials**

## **Pennsylvania Delegation Contact Information**

### **Representatives**

<b>District</b>	<b>Representative</b>	<b>Party</b>	<b>Phone Number</b>
1	Robert Brady	Democrat	202-225-4731
2	Dwight Evans	Democrat	202-225-4001
3	Mike Kelly	Republican	202-225-5406
4	Scott Perry	Republican	202-225-5836
5	Glenn Thompson	Republican	202-225-5121
6	Ryan Costello	Republican	202-225-4315
7	Patrick Meehan	Republican	202-225-2011
8	Brian Fitzpatrick	Republican	202-225-4276
9	Bill Shuster	Republican	202-225-2431
10	Tom Marino	Republican	202-225-3731
11	Lou Barletta	Republican	202-225-6511
12	Keith Rothfus	Republican	202-225-2065
13	Brendan Boyle	Democrat	202-225-6111
14	Mike Doyle	Democrat	202-225-2135
15	Charles Dent	Republican	202-225-6411
16	Lloyd Smucker	Republican	202-225-2411
17	Matthew Cartwright	Democrat	202-225-5546
18	Tim Murphy	Republican	202-225-2301

### **Senators**

<b>Senator</b>	<b>Party</b>	<b>Phone Number</b>
Robert Casey	Democrat	202-224-6324
Pat Toomey	Republican	202-224-4254

## The American Health Care Act

Republicans in the U.S. House of Representatives have introduced *the American Health Care Act*, legislation to repeal and replace *the Affordable Care Act*.

The Republican ACA repeal bill would:

- cut Medicaid by \$880 billion over 10 years by ending Medicaid expansion and imposing a per-capita-cap.
- reduce funding for the Medicare Trust Fund by more than \$117 billion over 10 years by cutting taxes on wealthy Americans (individuals with incomes over \$200,000 and families with incomes over \$250,000).
- replace the ACA's subsidies with a new tax credit for purchasing health insurance in the individual insurance market. CBO estimates that in 2020, the average assistance available would be about 60% lower than under the ACA (50% lower in 2026).
- cut taxes for big corporations and the rich by nearly \$600 Billion.
- reduce federal spending by \$337 billion over 10 years.

The Republican repeal bill would cause 24 million people to lose their insurance coverage within 10 years. Nearly a million Pennsylvanians would lose their health insurance coverage.

The number of uninsured Americans would nearly double under the Republican repeal bill.

- Under current law, 28 million people will be without insurance in 2026.
- Under the Republican bill, **52 million people would be without insurance in 2026.**

Premiums would spike by 15 to 20 percent in the first two years (2018 and 2019).

After 2020, premiums on average would be about 10% lower than under current law, BUT....

- This would be, in large part, because insurance plans will be allowed to cover a lower share of health care costs, resulting in higher deductibles and out-of-pocket costs.
- The average consumer would end up paying more for health care. Insurers would just move your costs from one place (premiums) to another (out-of-pocket expenses).
- Premiums would be significantly higher for Americans between the ages of 50 and 65 ("age-rating").

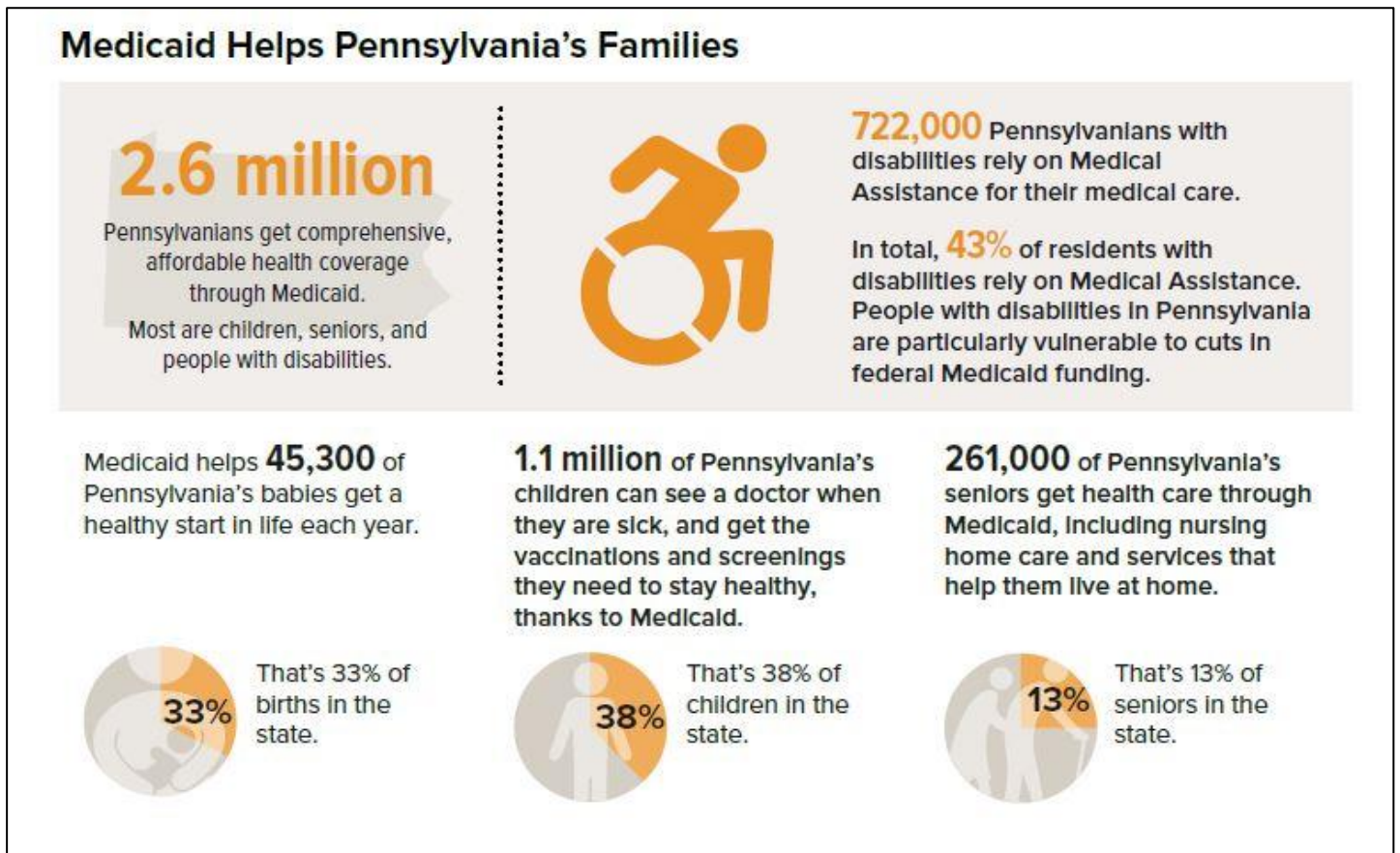
Keep in mind that lower premiums do not mean lower costs for people, since the tax credits offered by Republicans for support will mostly benefit healthier, wealthier people.

## Pennsylvania and the Affordable Care Act

**Before the ACA, 1.4 million Pennsylvanians were uninsured – the ACA cut that by more than half.**

### **Today, of Pennsylvania's 12.8 million residents\*:**

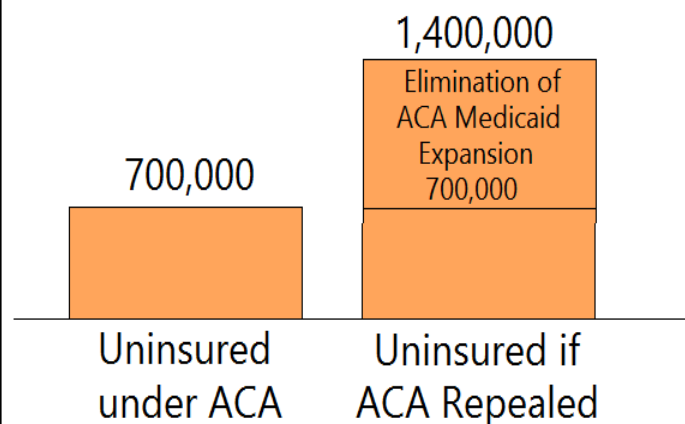
- 6 million Pennsylvanians get private employer-provided health insurance
- 400,000 Pennsylvanians buy private health insurance directly
- 400,000 Pennsylvanians buy private health insurance through the ACA Marketplace
- 2.5 million Pennsylvanians get Medicare coverage
- 2.8 million Pennsylvanians get Medicaid coverage
- 700,000 Pennsylvanians have no health insurance



Source: Center on Budget and Policy Priorities

\*note - numbers are approximations, and there are some overlaps in coverage

## Number of Uninsured in Pennsylvania Would Double if the ACA is Repealed and Replaced with the AHCA



Source: Center on Budget and Policy Priorities

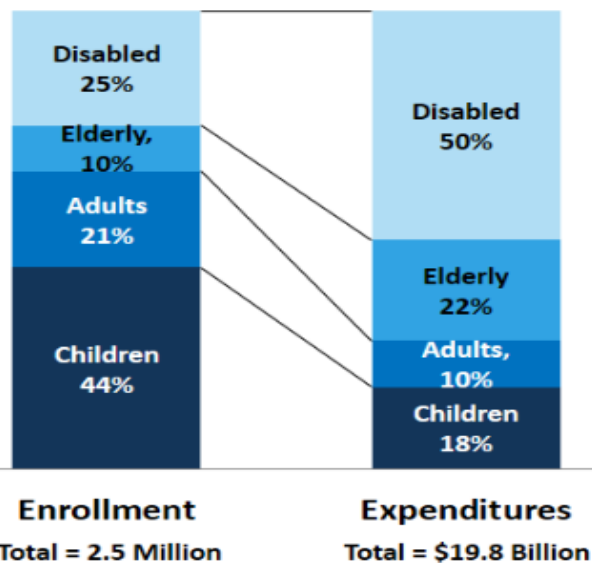
### Nearly half of Pennsylvania's residents will be affected by the Republican American Health Care Act:

- 2.5 Million who get health care through Medicare
- 2.8 Million who get health care through Medicaid
- 415,000 who get insurance through the ACA Marketplace

### If the Affordable Care Act is repealed:

- 700,000 of them will lose their Medicaid coverage
- 415,000 of them will lose the insurance they buy in the ACA Marketplace
- Many seniors in Pennsylvania who are covered by Medicare will lose their free preventive health care benefits and have to spend more for prescription drugs

## Medicaid Enrollment and Expenditures Pennsylvania



NOTE: Percentages have been rounded to equal 100%.

SOURCE: Kaiser Commission on Medicaid and the Uninsured and Urban Institute estimates

### Nearly half of the 1.2 million people in Allegheny County, will be affected by the Republican American Health Care Act:

- 230,000 who get health care through Medicare
- 240,000 who get health care through Medicaid
- 40,000 who get insurance through the ACA Marketplace

### If the Affordable Care Act is repealed:

- 60,000 of them will lose their Medicaid coverage
- 40,000 of them will lose the insurance they buy in the ACA Marketplace
- Many seniors in Allegheny County who are covered by Medicare will lose their free preventive health care benefits and have to spend more for prescription drugs

# Healthcare Coverage Will Plummet with House GOP Bill

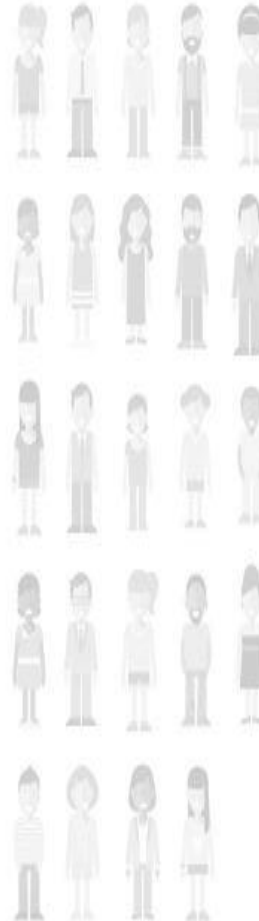
ACA

20 MILLION  
GAINED COVERAGE



HOUSE PLAN

24 MILLION  
LOSE COVERAGE  
BY 2026

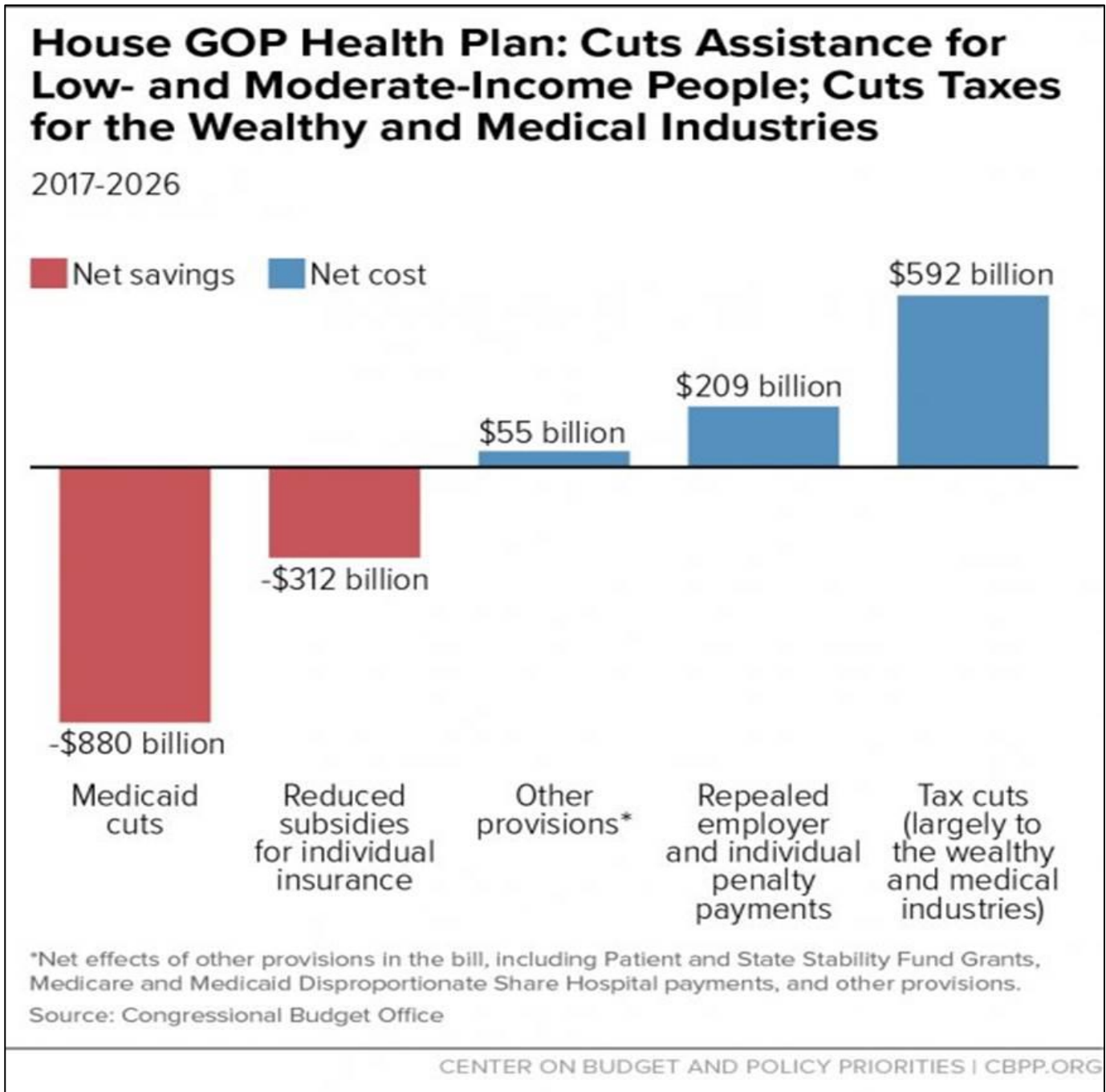


Source: Congressional Budget Office

**FAMILIESUSA**  
THE VOICE FOR HEALTH CARE CONSUMERS

**The Republican *American Health Care Act* makes four major changes:**

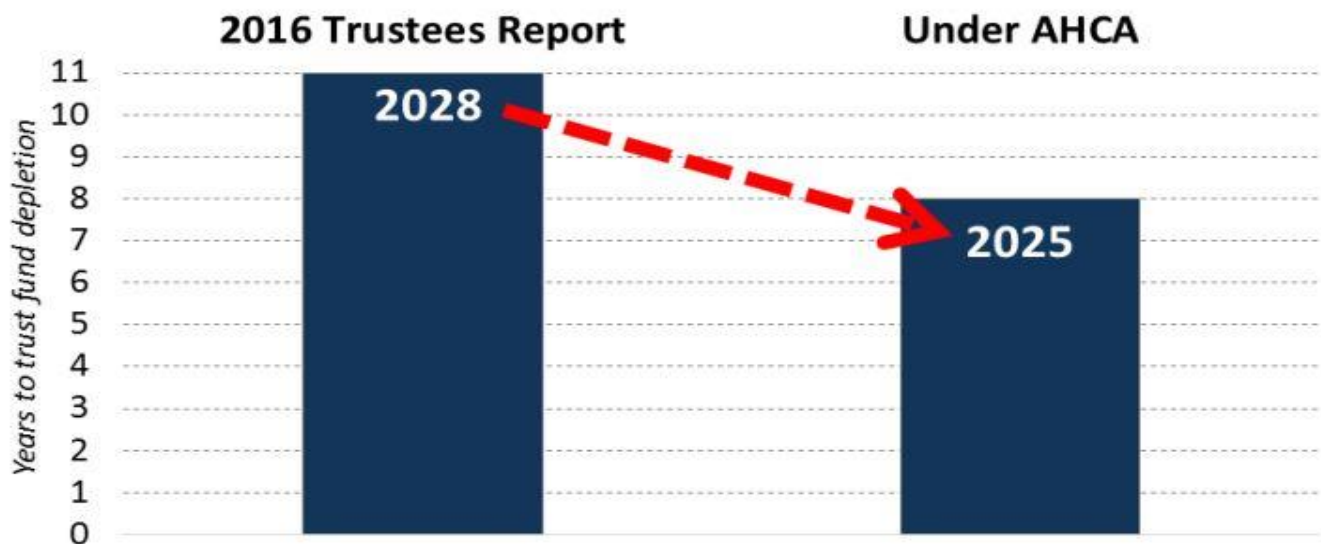
1. It repeals the Medicaid Expansion and guts Medicaid
2. It repeals health insurance coverage for 24 million Americans
3. It increases costs for families that have to purchase insurance
4. It gives massive tax cuts to corporations and the wealthy





## Repealing the Medicare payroll tax on high-income earners would deplete the Medicare Part A trust fund in 2025, 3 years earlier than under current law

Trust Fund Depletion Date:

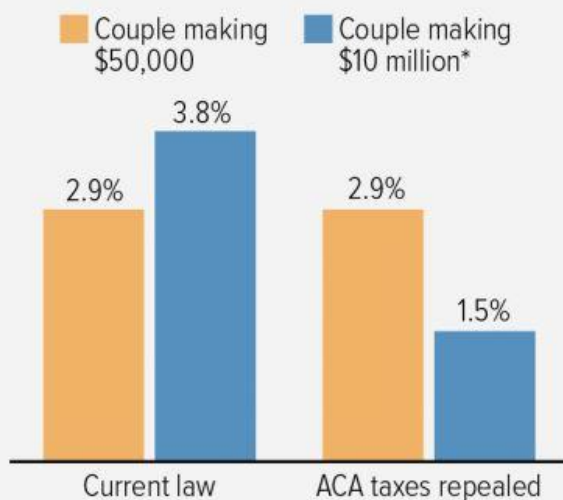


SOURCE: Intermediate projections from 2016 Annual Reports of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds; American Health Care Act (AHCA) estimate from Letter from CMS Acting Administrator to Senator Ron Wyden, January 10, 2017.



## Repealing Affordable Care Act Would Make Medicare Taxes More Regressive

Combined effective tax rate from Medicare payroll taxes and 3.8% ACA tax on investment income

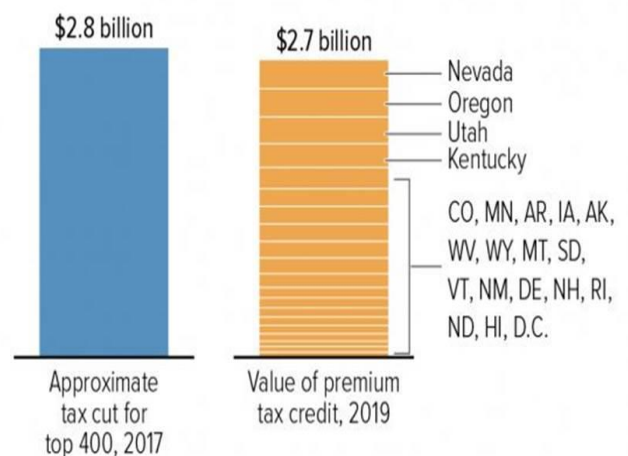


\*Receives half of its income from capital gains, dividends, and taxable interest.

Source: CBPP calculations.

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## With ACA Repeal, Top 400 Households Get Tax Cuts Worth More than Premium Tax Credits For 800,000 People in 20 States and D.C.



Note: ACA = Affordable Care Act. Top 400 refers to the top 400 highest-income households. Estimates based on the Republican bill to repeal the ACA vetoed by President Obama in January 2016 that would eliminate two Medicare taxes that only high-income filers pay and also eliminate premium tax credits that help low- and moderate-income families buy health coverage through the marketplace. The premium tax credits shown are for the 20 smallest states by value of the tax credits and for Washington, D.C.

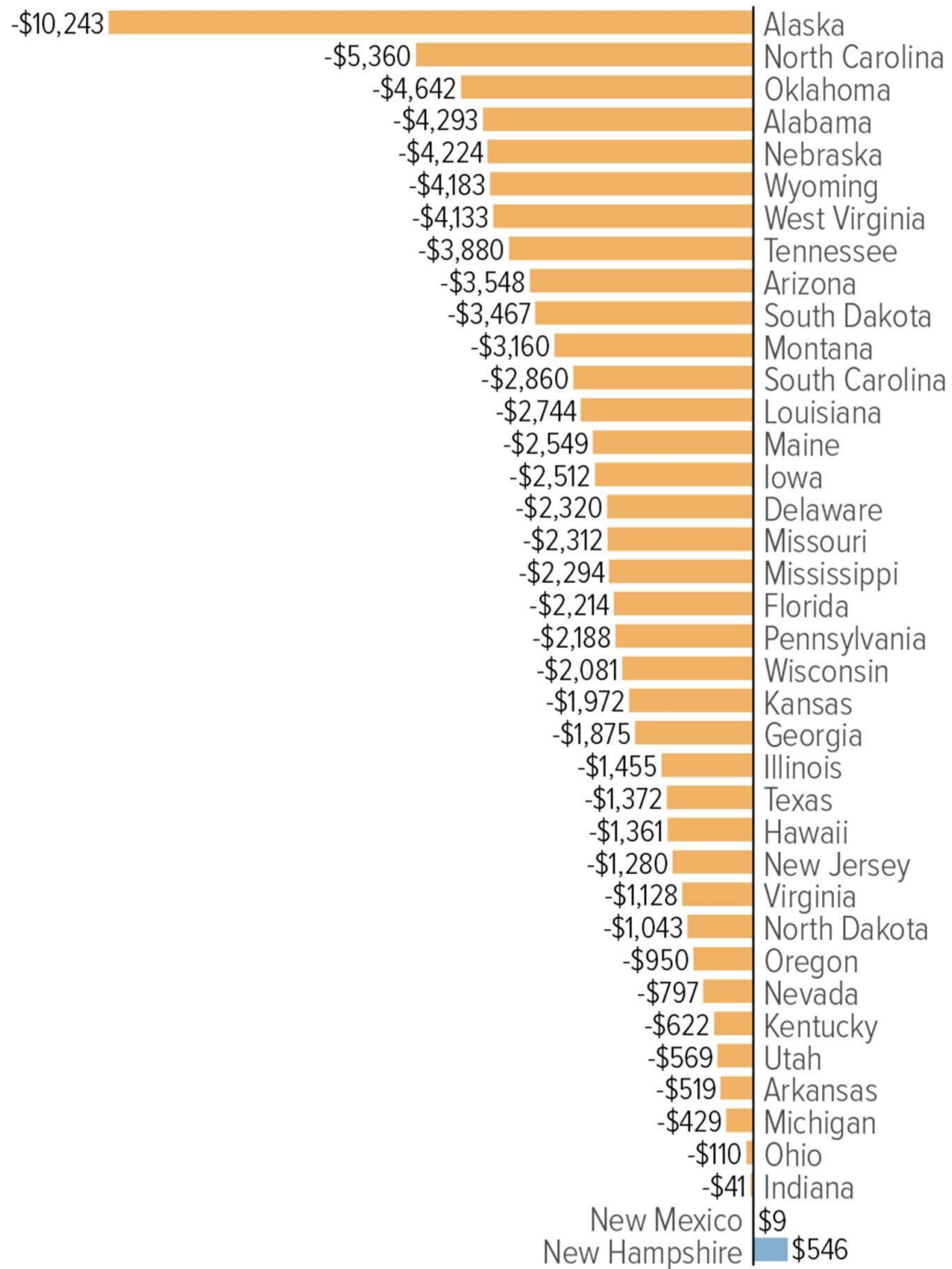
Source: CBPP calculations based on Internal Revenue Service Statistics of Income and Urban Institute data.

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## Premium Tax Credits Would Fall Sharply Under House Republican Plan

Difference in 2020 between average credit for marketplace consumers under Affordable Care Act and Republican plan



SOURCE: CBPP analysis

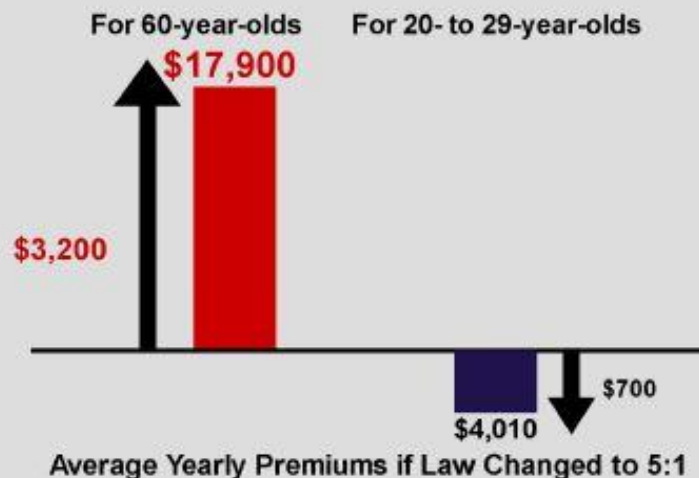
# WEAKENING AGE RATING PROTECTIONS WILL MAKE HEALTH CARE UNAFFORDABLE FOR OLDER ADULTS

## What is the 3:1 Limit on Age Rating?

An important consumer protection that prohibits insurance companies from charging older adults more than three times the amount younger adults are charged for health insurance premiums.

But some would weaken the limit to 5:1 or more. This would mean older adults would pay much higher premiums.

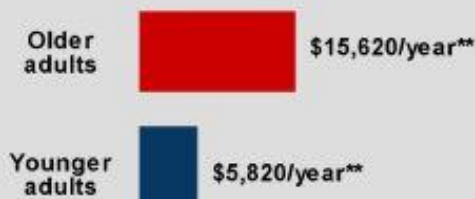
Proposals to allow insurance companies to charge older adults 5 times more than younger adults (5:1) would significantly increase premiums for older adults.



\*Estimates are for individual market premiums at all metal levels.  
Source: Jane Sung and Olivia Dean, "Impact of Changing the Age Rating Limit for Health Insurance Premiums", AARP Public Policy Institute, Spotlight #23, February 2017.

## Older adults face high medical expenses and cannot afford to pay more.

Older adults already spend 3 times more than younger adults on medical expenses.



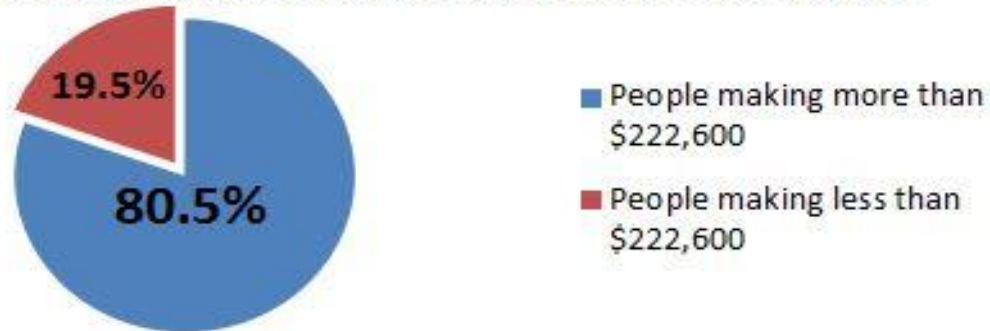
Older adults do not earn more than younger adults.



\*\*Average annual medical spending for those not qualifying for subsidies. Source: Blumberg, L. & Buettgens, M., "Why the ACA's Limits on Age-Rating Will Not Cause 'Rate Shock': Distributed Implications of Limited Age Bands in Nongroup Health Insurance," The Urban Institute, Washington, DC, March 2013.

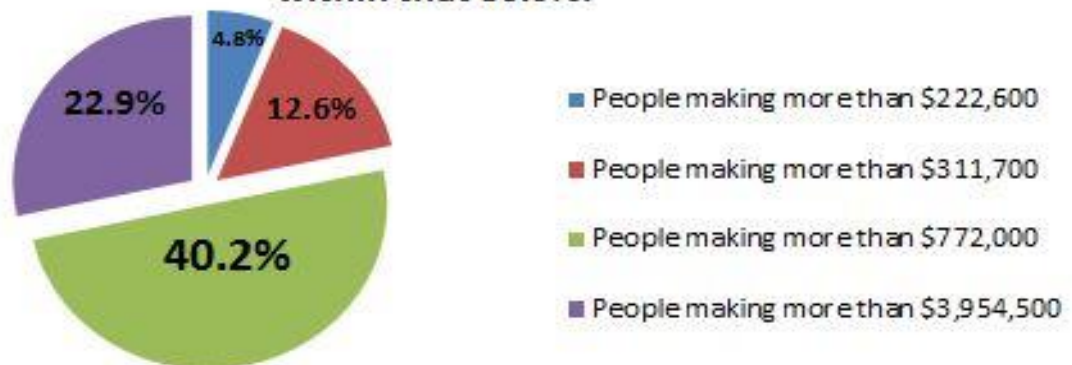
\*\*\*Median personal income among adults with individual market insurance or no insurance. AARP Public Policy Institute analysis of 2016 Current Population Survey (CPS).

### Who benefits from the tax cuts in the Republican plan?



**80.5%** of the tax cuts in the Republican plan are going to people making more than **\$222,600**

#### within that 80.5%:



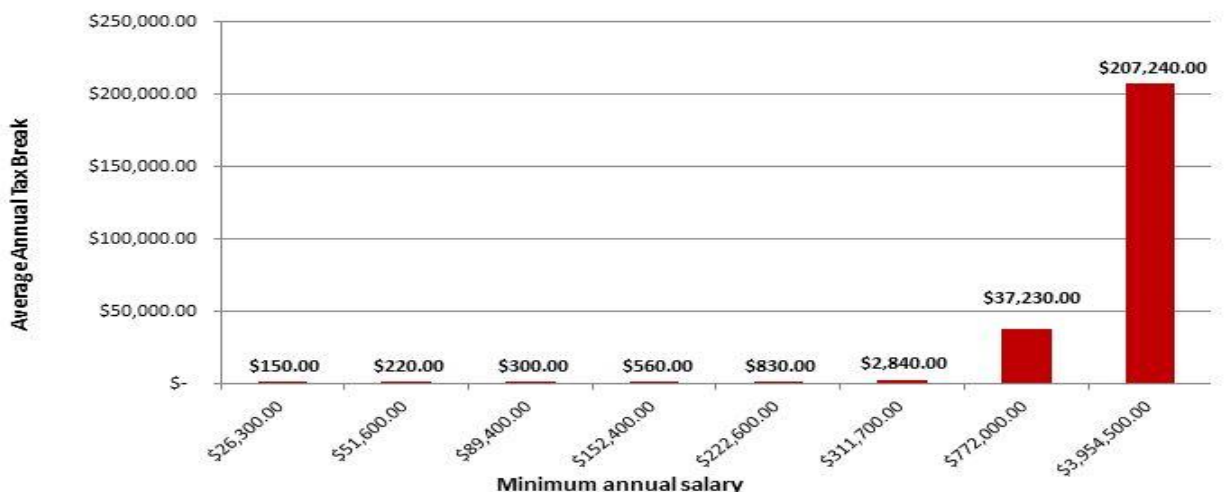
**40.2%** of the tax cuts in the Republican plan are going to people making more than **\$772,000**

**– the top 1%**

**22.9%** of the tax cuts in the Republican plan are going to people making more than **\$3,954,500**

**– the top 0.1%**

### Average Tax Breaks in AHCA (in dollars)



# Criticism of the American Health Care Act

## AARP:

We write today to express our opposition to the American Health Care Act. This bill would weaken Medicare's fiscal sustainability, dramatically increase health care costs for Americans aged 50-64, and put at risk the health care of millions of children and adults with disabilities, and poor seniors who depend on the Medicaid program for long-term services and supports and other benefits.

## American Cancer Society Cancer Action Network:

...reduced federal funding combined with state-specific eligibility and enrollment restrictions will likely result in fewer cancer patients accessing needed health care. **For low-income individuals these changes could be the difference between an early diagnosis when outcomes are better and costs are less or a late diagnosis where costs are higher and survival less likely.**

## American Diabetes Association:

On behalf of the nearly 30 million Americans living with diabetes and the 86 million more with prediabetes, the American Diabetes Association (Association) is writing to express our serious concerns with the American Health Care Act...we have serious reservations about many of the proposals in this bill. Our initial areas of concern include the tax credit proposal, proposed changes to Medicaid, potential disruption of coverage and repealing the prevention and public health fund.

## American Federation for Suicide Prevention:

We must ensure the gains we have made in mental health and substance use disorder coverage remain in place so every American has a path to a more healthy and productive life.

## American Hospital Association:

Any ability to evaluate The American Health Care Act, however, is severely hampered by the lack of coverage estimates by the Congressional Budget Office (CBO). **Lacking that level of analysis and needed transparency, we urge that Congress should wait until an estimate is available before proceeding with formal consideration.**

## American Health Care Association (AHCA)/National Center for Assisted Living (NCAL):

The residents in long term care centers are uniquely vulnerable. More than one million individuals call nursing centers their home and most rely on Medicaid for their care. This bill will cut Medicaid funding for seniors and individuals with disabilities, jeopardizing access to the care they need. **We strongly encourage Congress to protect Medicaid access for seniors and people with disabilities in the Obamacare repeal and replace effort.**

## American Medical Association:

...we cannot support the AHCA as drafted because of the expected decline in health insurance coverage and the potential harm it would cause to vulnerable patient populations. As you consider this legislation over the coming days and weeks, we hope that you will keep upmost in your mind the potentially life altering impact your decisions will have on millions of Americans who may see their public, individual or even employer-provided health care coverage changed or eliminated.

## American Public Health Association:

This proposal would jeopardize the health and lives of many millions of Americans...American lives are on the line...It is particularly troubling that legislators plan to consider this proposal without a score from the Congressional Budget Office. **We urge House members to oppose this plan and instead strengthen our nation's commitment to improving the health and safety of all Americans.**

## Catholic Health Association of the United States:

We strongly encourage the full House to reject this 'replacement' bill and work to craft legislation that **addresses the real issues without creating unneeded chaos in the system and coverage loss for those who need health care.**

## Children's Defense Fund:

The American Health Care Act would reverse progress and make children worse off by depriving them of the comprehensive and affordable child-appropriate coverage they are guaranteed today, **jeopardizing their futures and also the nation's future economic and national security.**

## Consortium For Citizens with Disabilities:

While many of the policy points are troubling, it is simply unconscionable to use the Medicaid program to pay for the repeal of the ACA, the repeal of corporate and provider taxes, and to provide new tax benefits for individuals. **Medicaid provides services and supports that maintain the health, function, independence, and well-being of 10 million enrollees living with disabilities.**

## Consumers Union:

The American Health Care Act would, as currently written, be a major step backwards for our nation's children...**marking up a bill that will impact millions of lives without a CBO score and without providing transparency and allowing for fair review is irresponsible and unfair to consumers.**

## Easterseals:

Easterseals is greatly concerned that AHCA removes the federal funding guarantee that currently exists in Medicaid. People with disabilities rely on Medicaid-funded services such as attendant care, adult day and home health services to remain in their homes and communities and live productive lives.

## Families USA:

The GOP health care proposal would be laughable if its consequences weren't so devastating. This bill would strip coverage from millions of people and drive up consumer costs. It shreds the Medicaid social safety net that serves more than 72 million people, including many children, senior citizens and people with disabilities. **And it once again leaves millions of people in America with chronic illness and disease at the mercy of insurance companies.**

## Federal AIDS Policy Partnership:

This is likely to result in a loss of coverage and services for individuals with HIV and millions of other low income individuals with chronic illnesses and diseases whose access to healthcare and lives depend on this vital program. **Formal analysis and comment by the Congressional Budget Office, the Medicaid and CHIP Payment Access Commission and the Government Accountability Office is critical to evaluate how the 70 million Americans who rely on this program stand to be affected by the proposed changes.**

## Leadership Conference on Civil and Human Rights:

This proposal is truly disheartening. It doesn't ensure that all Americans will continue to have health coverage, as its supporters claim. **Rather, it drastically cuts financial assistance for low-income people living at or below the poverty line, undermines and places severe limitations on the Medicaid expansion, and proposes to defund Planned Parenthood centers from the Medicaid program.**

## Medicare Rights Center:

AHCA creates a tax windfall for the wealthiest Americans at Medicare's expense. **The law repeals a modest tax increase on only the highest earners that helped put Medicare on strong financial footing, thereby manufacturing a Medicare funding**

crisis that could be used later in the name of cutting earned Medicare benefits.

**MomsRising:**

The American Health Care Act makes a mockery of every campaign promise Donald Trump made about health care. It sets the stage for deep, punitive, permanent cuts to Medicaid in just a few years, which would cause grave harm resulting in rationing care for some of the most vulnerable people in our country: low-income families, pregnant women, people with disabilities and the elderly. **The Republican plan would allow insurance companies to raise premiums and out-of-pocket costs, especially for seniors. The only winners would be the wealthy.**

**National Committee to Preserve Social Security & Medicare:**

The ACA is a highly complex piece of legislation that includes many benefit increases for seniors on Medicare, contains many program improvements that help to drive the cost of health care down and extends the solvency of the Part A trust fund. **For these reasons, we strongly believe that any replacement legislation should do no less than the ACA for our senior population.**

**National Council on Aging (NCOA):**

We are also troubled that the legislation gradually eliminates the important Medicaid expansion, which extended health insurance coverage to 11 million adults, including about 1.5 million people aged 55-64, and that it repeals incentives to improve access to Medicaid home and community-based services under the Community First Choice program.

**National Disability Rights Network:**

The legislation revealed by House Republicans last night is a **giant step backwards in the treatment and care of individuals with disabilities**... It permits discrimination against people with disabilities in the insurance market for their pre-existing conditions... The National Disability Rights Network urges the House not to send people with disabilities back to a time when it was nearly impossible for us to obtain health insurance, live in the home of our choice or participate in community life. We will never go back to those days. Never.

**National Family Planning & Reproductive Health Association (NFPRHA):**

When people do not have access to the family planning care and education they need, they are more vulnerable to sexually transmitted disease and at a greater risk of unintended pregnancy and poor birth outcomes, all of which have high personal costs and translate into increased expense across the entire health care system. **Lawmakers should block this dangerous measure and return to thoughtful, bipartisan deliberation on improving access to affordable, high-quality health care in this country.** There is too much at stake.

**National Physicians Alliance:**

The National Physicians Alliance opposes the draft Republican House bill revealed last night. **We believe the drastic cuts it proposes to Medicaid, coupled with the substantial reductions in subsidies that helped millions afford healthcare would be extremely detrimental to our patients... All the while, the proposed legislation hands millionaires, billionaires and health insurance CEOs a massive new tax break.**

**National Women's Law Center:**

The House Republican ACA repeal bill would be devastating for women. **Rather than protecting access to care and coverage, this bill undermines the infrastructure of our nation's health system, targets low-income individuals, and restructures the system in favor of wealthier individuals. All of this comes at the expense of women, who will be particularly harmed by the repeal bill.**

**NETWORK Advocates for Catholic Social Justice:**

Our test for any ACA replacement bill is simple: Does the bill protect access to quality, affordable, equitable healthcare for vulnerable communities? **After reviewing the House GOP replacement bill, the answer is a resounding no. Instead of providing greater health security, the bill increases costs for older and sicker patients and drastically cuts the Medicaid program, all while providing huge tax cuts to wealthy corporations and individuals. This is not the faithful way forward and must be rejected.**

**Planned Parenthood:**

**One in five women in America has relied on Planned Parenthood, and their health care shouldn't get caught up in congressional Republicans' extreme agenda. This proposal would deny millions of women access to cancer screenings, birth control, and STD testing and treatment.**

**Women of Color:**

We strongly urge you to oppose all efforts to repeal the ACA and instead support amendments that protect our communities' ability to create families with dignity and respect and without government intrusion.

**Young Invincibles:**

**House Republicans introduced a bill to repeal and replace the ACA, which would have devastating effects on millions of young adults, a group which has seen the greatest health care gains under the ACA: in the past six years, Millennial uninsurance rates have dropped from 29 percent to 16 percent.**



## Recognizing False Narratives about the Republican's American Health Care Act

When you hear...	You should know...
"This bill is fiscally responsible. It reduces the deficit by \$337 billion over 10 years."	This bill would cut Medicaid by \$880 billion in that same time period. It cuts the Medicare Trust Fund by more than \$117 billion, allowing it to run out of money in 2025. It provides \$592 billion dollars in tax cuts to the super-wealthy and corporations.
"This bill gives flexibility back to states."	States are in financial distress and cannot absorb the massive cuts to Medicaid. Pennsylvania could see as many as 700,000 additional individuals lose health insurance if this bill is passed, and even more lose access to care they need.
"People will not lose insurance."	24 million people are expected to lose insurance by 2026 as a result of the AHCA. This will put the total number of uninsured in the United States at 52 million.
"Premiums will go down by 10%."	Premiums are expected to spike 15%-20% in 2018 and 2019. Premiums for the youngest and healthiest Americans may decrease by 10%. However, by 2026, premiums could continue to rise for older Americans by as much as 25%.
"This bill expands access to care."	Everyone has "access" to a private plane, but very few can afford a private plane. This bill would remove the requirement that insurance policies cover at least 60% of health care costs. If insurance companies choose to sell plans that cover less, people will see their out-of-pocket costs and deductibles skyrocket.
"Expanding options for Health Savings Accounts gives people freedom to choose the best care."	Health Savings Accounts (HSAs) allow individuals to deposit money into a tax-favored account to save for health care-related costs. The problem is that these only benefit the wealthy, who have enough money to set aside every month.
"People with pre-existing conditions are still guaranteed coverage."	Individuals are penalized with a 30% premium increase if they do not maintain continuous coverage. This will disproportionately penalize individuals with pre-existing conditions and those who are sick, by making the coverage they need even less affordable.